

AMENDMENTS TO THE CLAIMS

1. (Currently amended) A method for allowing a customer at an Internet client device to make Internet based purchases using a temporary credit card number, the method comprising the steps of:

during an Internet purchase transaction receiving a message indicative of a request to apply for a credit card account at an Internet server from the Internet client device via the Internet;

during the Internet purchase transaction transmitting data indicative of an electronic credit card account application from the Internet server to the Internet client device via the Internet;

during the Internet purchase transaction receiving the credit card account application at the Internet server from the client device via the Internet, the credit card account application including applicant data;

during the Internet purchase transaction storing the applicant data in a computer readable memory;

during the Internet purchase transaction verifying the applicant data against a verification database;

during the Internet purchase transaction, if the applicant data is verified, opening the credit card account and issuing a temporary credit card number associated with the credit card account, the temporary credit card number being unique among a plurality of currently active temporary credit card numbers stored in a temporary account database, the temporary credit card number available for immediate use, after opening the credit card account, as payment in the Internet purchase transaction;

allowing a plurality of additional Internet based purchases based on the temporary credit card number until the temporary credit card number is deactivated; and

deactivating the temporary credit card number.

2. (Original) A method as defined in claim 1, wherein the step of deactivating the temporary credit card number comprises the step of expiring the temporary credit card number in response to a predetermined time period elapsing.

3. (Original) A method as defined in claim 2, wherein the step of deactivating the temporary credit card number in response to a predetermined time period elapsing comprises the step of expiring the temporary credit card number in response to a predetermined time period of customer inactivity at a website elapsing.
4. (Original) A method as defined in claim 1, wherein the step of deactivating the temporary credit card number comprises the step of deactivating the temporary credit card number in response to receiving a request for a predetermined web page from the Internet client device.
5. (Original) A method as defined in claim 4, wherein the step of deactivating the temporary credit card number in response to receiving a request for a predetermined web page from the Internet client device comprises the step of deactivating the temporary credit card number in response to receiving a request for a home page from the Internet client device.
6. (Original) A method as defined in claim 1, wherein the step of deactivating the temporary credit card number comprises the step of deactivating the temporary credit card number in response to receiving a message indicative of a browser shut down from the Internet client device via the Internet.
7. (Original) A method as defined in claim 1, wherein the step of deactivating the temporary credit card number comprises the step of deactivating the temporary credit card number in response to the Internet client device failing to respond to a communication request.
8. (Original) A method as defined in claim 1, wherein the step of deactivating the temporary credit card number comprises the step of deactivating the temporary credit card number in response to a predetermined dollar amount of purchases being made using the temporary credit card number.

9. (Original) A method as defined in claim 1, wherein the step of deactivating the temporary credit card number comprises the step of deactivating the temporary credit card number in response to a predetermined number of items being purchased using the temporary credit card number.

10. (Original) A method as defined in claim 1, wherein the step of deactivating the temporary credit card number comprises the step of deactivating the temporary credit card number in response to a predetermined number of purchase transactions being made using the temporary credit card number.

11. (Original) A method as defined in claim 1, further comprising the step of issuing a traditional credit card in the name of the customer based on the applicant data, the traditional credit card being associated with a traditional credit card number, the traditional credit card number being different than the temporary credit card number.

12. (Original) A method as defined in claim 11, further comprising the step of transferring a balance associated with the temporary credit card number to an account associated with the traditional credit card number.

13. (Currently amended) An apparatus for allowing a customer at an Internet client device to make Internet based purchases using a temporary credit card number, the apparatus comprising:

- a network receiver operatively coupled to the Internet;
- a network transmitter operatively coupled to the Internet;
- a microprocessor in communication with the network receiver and the network transmitter; and
- a memory device in communication with the microprocessor, the memory device storing a software program capable of being executed by the microprocessor, the software program being structured to cause the microprocessor to:
 - receive a message indicative of a request to apply for a credit card account from the network receiver during an Internet purchase transaction;
 - transmit data indicative of an electronic credit card account application to the network transmitter during the Internet purchase transaction;
 - receive the application from the network receiver, the application including applicant data during the Internet purchase transaction;
 - verify the applicant data against a verification database during the Internet purchase transaction;
 - if the applicant data is verified during the Internet purchase transaction, open the credit card account and issue a temporary credit card number that is unique among a plurality of currently active temporary credit card numbers, the temporary credit card number available for immediate use, after opening the credit card account, as payment in the Internet purchase transaction;
 - allow a plurality of additional Internet based purchases based on the temporary credit card number until the temporary credit card number is deactivated, and deactivating deactivate the temporary credit card number.

14. (Original) An apparatus as defined in claim 13, wherein the software program is structured to cause the microprocessor to deactivate the temporary credit card number in response to a predetermined time period elapsing.

15. (Original) An apparatus as defined in claim 13, wherein the software program is structured to cause the microprocessor to deactivate the temporary credit card number in response to a predetermined time period of customer inactivity at a website elapsing.
16. (Original) An apparatus as defined in claim 13, wherein the software program is structured to cause the microprocessor to deactivate the temporary credit card number in response to receiving a request for a predetermined web page from the Internet client device.
17. (Original) An apparatus as defined in claim 13, wherein the software program is structured to cause the microprocessor to deactivate the temporary credit card number in response to receiving a request for a home page from the Internet client device.
18. (Original) An apparatus as defined in claim 13, wherein the software program is structured to cause the microprocessor to deactivate the temporary credit card number in response to receiving a message indicative of a browser shut down from the Internet client device.
19. (Original) An apparatus as defined in claim 13, wherein the software program is structured to cause the microprocessor to deactivate the temporary credit card number in response to the Internet client device failing to respond to a communication request.
20. (Original) An apparatus as defined in claim 13, wherein the software program is structured to cause the microprocessor to deactivate the temporary credit card number in response to a predetermined dollar amount of purchases being made using the temporary credit card number.
21. (Original) An apparatus as defined in claim 13, wherein the software program is structured to cause the microprocessor to deactivate the temporary credit card number in response to a predetermined number of items being purchased using the temporary credit card number.

22. (Original) An apparatus as defined in claim 13, wherein the software program is structured to cause the microprocessor to issue a traditional credit card in the name of the customer based on the applicant data, the traditional credit card being associated with a traditional credit card number, the traditional credit card number being different than the temporary credit card number.

23. (Original) An apparatus as defined in claim 22, wherein the software program is structured to cause the microprocessor to transfer a balance associated with the temporary credit card number to an account associated with the traditional credit card number.

24. (Currently amended) An apparatus for allowing a customer at an Internet client device to make Internet based purchases using a temporary credit card number, the apparatus comprising:

 a network receiver operatively coupled to the Internet, the network receiver being structured to receive applicant data associated with a request to open a credit card account and purchase requests;

 a verification module operatively coupled to the network receiver;

 a verification database in communication with the verification module, the verification module being structured to query the verification database to determine if the applicant data received by the receiver is valid;

 a temporary account module in communication with the verification module;

 a temporary account database in communication with the temporary account module, the temporary account module being structured to query the temporary account database to issue a temporary credit card number if the applicant data is verified and after opening the credit card account, the temporary credit card number being unique among a plurality of currently active temporary credit card numbers, the temporary credit card number available for immediate use as payment for an item in the purchase request; and

 a purchase approval module in communication with the network receiver and the temporary account module, the purchase approval module being structured to approve the purchase requests received by the receiver if the purchase requests are associated with the temporary credit card number and the temporary credit card number is active.

25. (Original) An apparatus as defined in claim 24, further comprising a network transmitter operatively coupled to the temporary account module and the Internet, the network transmitter being structured to transmit the temporary credit card number.

26. (Original) An apparatus as defined in claim 24, further comprising a deactivation module operatively coupled to the temporary account database, the deactivation module being structured to deactivate the temporary credit card number in response to occurrence of a predefined condition.

27. (Currently amended) A method of making an ~~on-line~~ Internet purchase, the method comprising:

accessing a computer to select an item for purchase on the Internet;
proceeding to a payment screen that requests payment data for the selected item, the screen displaying information to open a credit card account via the Internet;
~~accessing the information to open the credit account;~~
completing an on-line credit card account application;
verifying the application;
opening the credit card account after verifying the application;
issuing an identification number associated with the credit card account, the identification number available for immediate use after opening the credit card account;
entering the identification number ~~for~~ on the payment screen as payment for the selected item.